

REMARKS

In the Board of Patent Appeals and Interferences' Decision mailed August 15, 2011¹, the Board reversed the final rejections of claims 30-36, 47-58, 60-88, 90-116, 119, and 120.² The Board, however, entered new grounds of rejection for certain claims. Specifically, the Board rejected claims 30-36 under 35 U.S.C. § 112, second paragraph and rejected claims 47-58, 60-76, 107-111, and 119 under 35 U.S.C. § 101.

Accordingly, claims 30-36, 47-58, 60-76, 107-111, and 119 are currently under rejection. Currently, there are no outstanding rejections against claims 77-88, 90-110, and 120.

By this amendment, Applicants amend claims 30-33, 35, 36, 47, 56, 65, 74, 76-88, 90, 92-101, 103, 104, 106, 107, 112, and 119. Claims 30-36, 47-58, 60-88, 90-116, 119, and 120 remain pending.

Applicants respectfully traverse the rejections and submit that the pending claims are allowable for at least the following reasons.

Rejection of Claims 30-36 under 35 U.S.C. §112, second paragraph

In the Board's Decision, the Board rejected claims 30-36 rejected under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicant regards as the invention. Board

¹ The Decision may contain statements reflecting characterizations of the related art and the claims. Regardless of whether any such statement is identified herein, Applicants decline to automatically subscribe to any statement or characterization in the Decision.

² In response to a new ground of rejection of claims 1-12, 14-28, 37-40, 42-46, 117, and 118 under 35 U.S.C. § 101 in the Examiner's Answer of February 4, 2009, Applicants filed an amendment on March 19, 2009 cancelling these claims.

Decision, p. 7-8. Specifically, the Board asserted "the scope of 'credit issuer' [recited in claim 30] is insolubly ambiguous" Board Decision, p. 7. Although Applicants respectfully traverse the rejection, to advance prosecution and without acquiescing to the Board's assertions, Applicants have amended independent claim 30 to remove a recitation of "credit issuers."

In view of the foregoing, Applicant respectfully requests the withdrawal of the rejection under 35 U.S.C. § 112, second paragraph.

Rejection of Claim 47-58, 60-76, 107-111, and 119 under 35 U.S.C. § 101

In the Board's Decision, the Board rejected 47-58, 60-76, 107-111, and 119 as allegedly encompassing forms of computer-readable mediums being embodied on transitory propagation signals per se. Board Decision, p. 9. Although Applicants do not necessarily agree with the Board's assertions, solely to advance prosecution and without acquiescing to the assertions, Applicants amend independent claims 47, 56, 65, 74, 76, 107, and 119 to recite a "non-transitory computer-readable medium." Claims 48-55, 57, 58, 60-64, 66-73, 75, and 108-111 depend, directly or indirectly, from one of amended independent claims 47, 56, 65, 74, 76, 107, and 119. Accordingly, the rejection of claims 47-58, 60-76, 107-111, and 119 should be withdrawn.

CONCLUSION

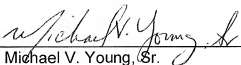
In view of the foregoing, Applicants respectfully request withdrawal of the Board's rejections and timely allowance of the pending claims.

Please grant any extensions of time required to enter this response and charge any additional required fees to Deposit Account No. 06-0916.

Respectfully submitted,

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